

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION - DETROIT**

**IN THE MATTER OF:**

LESLIE W. HUMPHREY

Debtor

**CHAPTER 13**

Case No. 16-52700-LSG

Judge LISA S. GRETCHKO

**TRUSTEE'S NOTICE OF FINAL CURE PAYMENT AND  
TRUSTEE'S NOTICE OF COMPLETION OF PLAN PAYMENTS;  
NOTICE TO CREDITORS OF OBLIGATION TO  
FILE A RESPONSE AND RIGHT TO OBJECT; AND  
NOTICE TO DEBTOR OF OBLIGATION TO FILE DEBTOR'S CERTIFICATION**

*Please read this Report carefully. It advises you of certain  
rights and deadlines imposed pursuant to the law.*

**Your rights may be adversely affected.**

David Wm. Ruskin, Standing Chapter 13 Trustee, pursuant to F.R.Bankr.P. 3002.1(f) and E.D. Mich. LBR 2015-3(a)(1), reports to the Court that the above-named Debtor has completed all payments under the confirmed Chapter 13 plan.

This notice is provided pursuant to F.R.Bankr.P. 3002.1(f), to claimants whose claims are secured by a security interest in the debtor's principal residence and whose claims are provided for under 11 U.S.C. 1322(b)(5).

**IF YOUR CLAIM WAS PAID BY THE TRUSTEE, THE DEBTOR HAS  
PAID IN FULL THE AMOUNT REQUIRED TO CURE ANY DEFAULT  
ON YOUR CLAIM.**

**IF YOUR CLAIM WAS PAID DIRECTLY BY THE DEBTOR OR THE  
AUTOMATIC STAY WAS LIFTED DURING THE TERM OF THE  
DEBTOR'S CHAPTER 13 PLAN, THE TRUSTEE DOES NOT HAVE ANY  
INFORMATION REGARDING WHETHER THIS OBLIGATION IS  
CURRENT.**

**PURSUANT TO F.R.BANKR.P. 3002.1(g), YOU ARE REQUIRED TO  
FILE AND SERVE A RESPONSE ON THE DEBTOR, DEBTOR'S  
COUNSEL AND THE TRUSTEE, NO LATER THAN 21 DAYS AFTER  
SERVICE OF THIS NOTICE. F.R.BANKR.P. 3002.1(g) SETS FORTH THE  
SPECIFICS GOVERNING THE REQUIRED RESPONSE.**

In addition to the requirements of F.R.Bankr.P. 3002.1(g), pursuant to E.D. Mich. LBR 2015-3(a)(2), if the Court determines that Debtor's is eligible for a Discharge, the Order of Discharge will include findings that:

1. All allowed claims have been paid in accordance with the plan; and
2. With respect to any secured claim that continues beyond the term of the plan, any prepetition or post-petition defaults have been cured.

Pursuant to E.D. Mich. LBR 2015-3(a)(3), if the Court determines that Debtor's is eligible for a Discharge, the Order of Discharge will direct that:

1. Any creditor who held a secured claim that was fully paid shall execute and deliver to the Debtor a release, termination statement, discharge of mortgage or other appropriate certificate suitable for recording; and
2. Any creditor who holds a secured claim that continues beyond the term of the plan shall take no action inconsistent with the findings set forth in the Order of Discharge.

### **RIGHTS AND DUTIES OF DEBTOR**

**Duty of Debtor regarding secured debt obligations:** Every Debtor, regardless of whether the Debtor is or claims to be entitled to a discharge, must:

1. Immediately begin making the required payments on secured debt obligations to avoid defaulting on those secured debt obligations.
2. Continue to make required payments on secured debt obligations until those obligations are paid in full. If the Court determines that the Debtor is eligible for a Discharge, the Chapter 13 Discharge will not discharge the Debtor from any obligation on any continuing secured debt payments that come due after the date of the Debtor's last payment under the Plan.

See E.D. Mich. LBR 2015-3(a)(6)&(7).

### **If the Debtor claims to be eligible for a discharge pursuant to 11 USC Section 1328:**

1. Within 28 days of the date of this Chapter 13 Trustee's Report, the Debtor must file with the Court the Certification Regarding Domestic Support Obligations. The form and instructions on how to complete this form may be found on the Court's web site, [www.mieb.uscourts.gov](http://www.mieb.uscourts.gov).
2. If this is a Joint Case, each Debtor must separately complete and file the Certification Regarding Domestic Support Obligations. The form and instructions on how to complete this form may be found on the Court's web site, [www.mieb.uscourts.gov](http://www.mieb.uscourts.gov).
3. If the Debtor fails to complete and file the Certification Regarding Domestic Support Obligations within 28 days of the date of this Chapter 13 Trustee's Report, the Debtor's case may be closed by the Court without the entry of a discharge. The form and instructions on how to complete this form may be found on the Court's web site, [www.mieb.uscourts.gov](http://www.mieb.uscourts.gov).

**RIGHTS AND DUTIES OF CREDITORS**

In addition to the requirements of F.R.Bankr.P. 3002.1(g), pursuant to E.D. Mich. LBR 2015-3(a)(4), if any party in interest asserts that:

1. The Debtor has failed to make all payments to the Chapter 13 Trustee as required by the confirmed Chapter 13 plan; or
2. The Debtor is not current in any payments the Debtor was authorized to make directly to a creditor; or
3. One or more allowed claims have not been paid in accordance with the plan; or
4. With respect to any secured claim that continues beyond the term of the plan, there remains prepetition or post-petition defaults that have not been cured; or
5. A creditor has a lawful reason to refuse to execute or deliver a release, termination statement, discharge of mortgage or other appropriate certificate suitable for recording; or
6. There exists reasonable cause to believe that:
  - (a) 11 U.S.C. Section 522(q)(1) may be applicable to the Debtor; or
  - (b) There is pending any proceeding in which the Debtor may be found guilty of a felony of the kind specified in 11 U.S.C. Section 522(q)(1)(A) or found liable for a debt of the kind described in 11 U.S.C. Section 522(q)(1)(B)

the party may file an objection to this Report. Any objection must be filed not later than 21 days after service of this Trustee's Report. If a timely objection is filed, the Court will delay entry of the order of discharge until the Court resolves the objection and a hearing will be scheduled with notice to the objecting party.

In addition to the requirements of F.R.Bankr.P. 3002.1(g), if no objection to this Trustee's Report is timely filed, pursuant to E.D. Mich. LBR 2015-3(a)(5), it shall be conclusively determined that:

1. Debtor has made all payments to the Chapter 13 Trustee as required by the confirmed Chapter 13 plan; and
2. Debtor is current in all payments Debtor was authorized to make directly to a creditor; and
3. All allowed claims have been paid in accordance with the plan; and
4. With respect to any secured claim that continues beyond the term of the plan, all prepetition and post-petition defaults have been cured; and

5. A creditor has no lawful reason to refuse to execute or deliver a release, termination statement, discharge of mortgage or other appropriate certificate suitable for recording; and;
6. There exists no reasonable cause to believe that:
  - (a) 11 U.S.C. Section 522(q)(1) may be applicable to the Debtor; or
  - (b) There is pending any proceeding in which the debtor may be found guilty of a felony of the kind specified in 11 U.S.C. Section 522(q)(1)(A) or found liable for a debt of the kind described in 11 U.S.C. Section 522(q)(1)(B)
7. The Court may enter an order of discharge containing the terms set forth above without further notice or hearing.

OFFICE OF THE CHAPTER 13 STANDING TRUSTEE-DETROIT  
David Wm. Ruskin, Chapter 13 Standing Trustee

Dated: January 13, 2022

/s/ Lisa K. Mullen

DAVID WM. RUSKIN (P26803)  
Attorney and Chapter 13 Standing Trustee  
LISA K. MULLEN (P55478)  
JOHN P. KAPITAN (P61901)  
26555 Evergreen Road Ste 1100  
Southfield, MI 48076-4251  
Telephone (248) 352-7755

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION - DETROIT**

**IN THE MATTER OF:**  
**LESLIE W. HUMPHREY**

Debtor

CHAPTER 13  
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Judge LISA S. GRETCHKO

**PROOF OF SERVICE OF TRUSTEE'S NOTICE OF FINAL CURE PAYMENT AND  
TRUSTEE'S NOTICE OF COMPLETION OF PLAN PAYMENTS;  
NOTICE TO CREDITORS OF OBLIGATION TO  
FILE A RESPONSE AND RIGHT TO OBJECT; AND  
NOTICE TO DEBTOR OF OBLIGATION TO FILE DEBTOR'S CERTIFICATION**

I hereby certify that on January 13, 2022, I electronically filed the TRUSTEE'S NOTICE OF FINAL CURE PAYMENT AND TRUSTEE'S NOTICE OF COMPLETION OF PLAN PAYMENTS; NOTICE TO CREDITORS OF OBLIGATION TO FILE A RESPONSE AND RIGHT TO OBJECT; AND NOTICE TO DEBTOR OF OBLIGATION TO FILE DEBTOR'S CERTIFICATION with the Clerk of the Court using the ECF system which will send notification of such filing to the following:

The following parties were served electronically:

Thav Gross Pc  
30150 Telegraph Rd Ste 444  
Bingham Farms, MI 48025

The parties on the attached list were served via First Class Mail at the addresses below by depositing same in a United States Postal Box with the lawful amount of postage affixed thereto .

/s/ Deanna Thiel

Deanna Thiel  
For the Office of the Chapter 13 Standing Trustee-Detroit  
26555 Evergreen Road Ste 1100  
Southfield, MI 48076-4251  
(248) 352-7755

LESLIE W. HUMPHREY  
18645 MURRAY HILL  
DETROIT, MI 48235

ALLY FINANCIAL  
200 RENAISSANCE CENTER  
DETROIT, MI 48243

ARBOR PROFESSIONAL SOLUTIONS  
2090 S MAIN  
ANN ARBOR, MI 48103

ASHLEY HUMPHREY  
228 UNION STREET  
APT. 8  
PITTSBURGH, PA 15221

CHASE  
P O BOX 7013  
INDIANAPOLIS, IN 46207

CHASE CARD SERVICES  
P O BOX 15298  
WILMINGTON, DE 19850

COMERICA BANK  
P O BOX 790408  
SAINT LOUIS, MO 63179

DISCOVER BANK  
% DISCOVER PRODUCTS  
P O BOX 3025  
NEW ALBANY, OH 43054-3025  
DISCOVER FINANCIAL SERVICES LLC  
P O BOX 15316  
WILMINGTON, DE 19850

DITECH  
P O BOX 6172  
RAPID CITY, SD 57709-6172

DITECH FINANCIAL LLC  
332 MINNESOTA ST STE. 610  
SAINT PAUL, MN 55101

DITECH FINANCIAL LLC  
P O BOX 94710  
PALATINE, IL 60094

ELAN FINANCIAL SERVICES  
P O BOX 790084  
ST LOUIS, MO 63179

INTERNAL REVENUE SERVICE  
P O BOX 330500  
STOP 15  
DETROIT, MI 48232

INTERNAL REVENUE SERVICE  
P O BOX 7346  
PHILADELPHIA, PA 19101

LVNV FUNDING LLC  
% RESURGENT CAPITAL SERVICES  
P O BOX 10587  
GREENVILLE, SC 29603-0587  
MONEY RECOVERY NATIONWIDE  
8155 EXECUTIVE COURT STE 10  
LANSING, MI 48917

ORLANS ASSOCIATES PC  
P O BOX 5041  
TROY, MI 48007

UNVL/CITI  
P O BOX 6241  
SIOUX FALLS, SD 57117

PORTFOLIO RECOVERY  
P O BOX 41067  
NORFOLK, VA 23541

US ATTORNEY  
ATTN CIVIL DIVISION  
211 W FORT  
#2001

PORTFOLIO RECOVERY ASSOCIATES LLC  
P O BOX 12914  
NORFOLK, VA 23541

DETROIT, MI 48226

US BANK TRUST NA TE OF CABANA SERIES  
III

REAL TIME RESOLUTIONS  
P O BOX 35888  
DALLAS, TX 75235-0888

% SOTTILE & BARILE

394 WARDS CORNER RD STE 180  
LOVELAND, OH 45140

REAL TIME RESOLUTIONS INC AS AGENT  
FOR RRA CP OPPORTUNITY TRUST  
% REAL TIME RESOLUTIONS INC  
P O BOX 840293  
DALLAS, TX 75284-0923

US BANK TRUST NA TRUSTEE OF CABANA  
SERIES III TRUST

% SN SERVICING CORPORATION  
323 FIFTH STREET  
EUREKA, CA 95501

RRA CP OPPORTUNITY TRUST 1  
% REAL TIME RESOLUTIONS INC  
P O BOX 35888  
DALLAS, TX 75235

SALLIE MAE  
300 CONTINENTAL DR  
NEWARK, DE 19713

SALLIE MAE BANK  
% SALLIE MAE  
P O BOX 3319  
WILMINGTON, DE 19804

SEARS/CBNA  
P O BOX 6283  
SIOUX FALLS, SD 57117

SPECIALIZED LOAN SERVICING  
8742 LUCENT BLVD #300  
HIGHLANDS RANCH, CO 80129

SYNCHRONY BANK  
% RECOVERY MANAGEMENT SYSTEMS  
CORP  
25 SE 2ND AVE #1120  
MIAMI, FL 33131-1605